

Guide for the Injured Worker

Your Benefits and Responsibilities If You Are Injured In The Workplace

If you are injured on the job, it is important to know the benefits provided by IWIF, your employer's workers' compensation insurer. IWIF provides injured workers with an integrated system of benefits that offers quality medical care and a timely return to work.

Remember, IWIF is committed to ensuring that your care is appropriate and helpful for your return to work. So if you have additional questions or concerns, please contact your claims adjuster or nurse case manager.

What is workers' compensation insurance?

Maryland employers are required, by law, to carry workers' compensation insurance. This insurance provides payment of medical expenses and lost wages that are a direct result of a compensable, on-the-job injury.

What does workers' compensation pay for?

Workers' compensation covers:

- ✓ Medical bills
- ✓ Lost wages due to disability
- ✓ Prescriptions
- ✓ Durable medical equipment
- ✓ Vocational rehabilitation services



What should I do if I sustain an on-the-job injury?

The most important step is to immediately report the injury to your supervisor. Your employer can recommend an IWIF Occupational Medical Provider to whom you can go to receive immediate treatment. In more severe or life-threatening cases, go to the nearest hospital or emergency room. While state law guarantees your right to choose a medical provider, utilizing an IWIF Occupational Medical Provider affords you total integration of your care, quality medical attention, and **no out-of-pocket costs** because the medical bills are sent directly to IWIF.

What are my responsibilities?

You must stay in touch with your employer and your claims adjuster. Let them know how your care and treatment are progressing. You also must actively participate in recommended treatment plans. The ultimate goal of your treatment is to help you to return to regular, full time employment.

What is the difference between a Claims Adjuster and a Nurse Case Manager?

A **claims adjuster** is responsible for deciding the compensability of a claim and ensuring that benefits are paid in a timely manner. The claims adjuster is also responsible for resolution of cases, decides if a case needs to be medically managed, and is also charged with identifying potential third-party negligence.

The **nurse case manager** medically manages your case primarily by telephone contact. The responsibilities of the nurse case manager include: ensuring that treatment is appropriate and conducive to a timely return to work, monitoring your medical progress, and confirming diagnosis with the medical provider.

What is the next step after initial treatment?

Your employer will have contacted IWIF to file an Employer's First Report of Injury. Then an IWIF claims adjuster or nurse will contact you to discuss your treatment and ability to return to work. They will be able to answer questions and arrange for further treatment on your behalf, if needed.

Note: As part of the claim process, the adjuster may need to take your recorded statement.

How do I get my prescriptions filled?

Prescriptions necessary for your treatment and recovery will be pre-authorized through a medical technician with **no out-of-pocket cost to you**. You will be given an eligibility number, which is specific to the date of injury and can be used at more than 900 participating pharmacies in Maryland. It is important to know that all prescriptions will be filled generically unless your doctor specifically requests a name brand.

What is durable medical equipment?

Durable medical equipment includes those items that assist in your treatment and recovery, such as crutches, wheel chairs, canes, and supportive devices. Injured workers are provided with durable medical equipment at no cost to assist in a comfortable and quick recovery.

Providers, conveniently located across Maryland, will issue durable medical equipment upon receiving authorization from IWIF.

What are vocational rehabilitation services?

Vocational rehabilitation includes the coordination of vocational services rendered to the injured worker for return to employment when there is an inability to return to the pre-injury job. Vocational rehabilitation services are recommended by the nurse case manager and approved by the claims adjuster.

Who can I call if I have any questions regarding my claim?

Injured workers may contact their claims adjuster or nurse case manager regarding treatment. To check on the status of your claim, you may call the IWIF Customer Call Center at 1-800-264-IWIF, Monday through Friday, from 8:00 a.m. - 5:00 p.m.

What should I do if I receive a medical bill?

When utilizing an IWIF Occupational Medical Provider, you should not be billed directly for medical expenses.

However, if you do receive bills for medical expenses, mail them to: IWIF, P.O. Box 9899, Baltimore, MD 21284-9899. To assist us in processing bills, please be sure your name and address are correct, and include your date of injury and social security number on the bill.

When will I receive payment for lost wages?

If you are unable to work for more than three (3) days, you are eligible for payment of lost wages. If you are unable to work for more than 14 days, IWIF will retroactively cover the first three (3) days of your disability. Generally, you should receive your first check within a few weeks of your accident or injury. It is important to know that nontaxable lost wage payments are equal to two-thirds (2/3) of your average weekly wage but cannot be higher than the “average weekly wage” for all workers in Maryland. The “average weekly wage” for Maryland is published each year by the State of Maryland.

What is TTD, TPD, PPD, PTD?

Temporary Total Disability, or TTD, is the most common type of benefit, which is designed to offset wages while you are temporarily unable to work. Temporary Partial Disability, or TPD, is paid when you are partially disabled but able to resume work in a different capacity, either on a part-time basis or at a reduced rate of pay. Permanent Partial Disability, or PPD, is a benefit paid when you suffer permanent limitations. Workers’ compensation benefits paid for PPD are for a specified amount and time. Permanent Total Disability, or PTD, is a benefit paid to workers who are permanently and totally disabled, and are not able to earn wages in the same capacity or in other employment.

What is timely return to work?

Timely return to work is a program designed to get you back to work as soon as you are medically able. Studies have proven that the longer you stay away from the job, the longer your recovery will take. With timely return to work, your employer provides you with a modified job,

or modified duty, which helps in the transition back to your regular duties. It may be either part- or full-time, but it is not intended to be permanent. The ultimate goal is for you to return to regular, full-time duty.

What is the Employee Claim Form?

In cases where you lose more than three days of work, or for injuries that result in a long-term disability, you will receive an Employee Claim Form from the claims adjuster. This form should be completed and mailed back to the Workers’ Compensation Commission. The Workers’ Compensation Commission will assign a claim number and forward a copy of the employee claim form to all appropriate parties.

What is fraud?

Fraud is the intentional misrepresentation of a situation or fact. Fraud includes, but is not limited to, a false claim for benefits, falsifying medical documents, providing unnecessary treatments, or avoiding procedures that would diagnose a condition. The price of fraud may be seen by lost jobs and profits, lower wages, reduction in benefits, and a higher cost for goods and services.

IWIF has a “Zero Tolerance” policy for fraud, and aggressively pursues allegations of fraudulent activities by injured workers, medical providers, or employers. If you suspect fraud, please contact IWIF’s Fraud Hotline at **1-888-ANTI-FRAUD.**

All calls are confidential.



8722 Loch Raven Boulevard
Towson, Maryland 21286-2235
www.iwif.com



1-800-264-IWIF

**In Maryland
(410) 494-2000**

**Fraud Hotline
1-888-ANTI-FRAUD**

**Injury Reporting Hotline
1-888-410-1400**



Claims Adjuster: _____

Phone Number: (____) _____ - _____

Nurse Case Manager: _____

Phone Number: (____) _____ - _____

*For additional copies of this guide brochure, please call
the IWIF Customer Call Center at 1-800-264-4943.*

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